

United States Bankruptcy Court
Eastern District of Pennsylvania

In re:
Joseph J. Siano
Debtor

Case No. 14-19729-mdc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: SaraR
Form ID: 3180W

Page 1 of 2
Total Noticed: 10

Date Rcvd: Jun 01, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 03, 2020.

db +Joseph J. Siano, 262 Leedom Way, Newtown, PA 18940-2334
13496892 +Eastern Diversified Services, Weber Kracht & Chellew, 847 West Market Street, PO BOX 258, Perkasio, PA 18944-0258
13453477 +Liberty Square Condominium Assoc., 975 Easton Road, Ste. 102, Warrington, PA 18976-1858
13617308 +McCullough Eisenberg, LLC., 65 West Street Road, Suite A-204, Warminster, PA 18974-3229
13527014 +Office of UC Benefits Policy, Department of Labor & Industry, Office of Chief Counsel, 651 Boas Street, 10th Floor, Harrisburg, PA 17121-0751

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: megan.harper@phila.gov Jun 02 2020 04:21:20 City of Philadelphia, Philadelphia, PA 19102-1595
smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jun 02 2020 04:21:04 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
13507839 EDI: PRA.COM Jun 02 2020 07:58:00 Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
13520907 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 02 2020 04:20:39 Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
13565218 E-mail/Text: jennifer.chacon@spservicing.com Jun 02 2020 04:21:41 Wells Fargo Bank, NA, as Trustee, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250

TOTAL: 5

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

smg* Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 03, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 1, 2020 at the address(es) listed below:

ANDREW M. LUBIN on behalf of Creditor Wells Fargo Bank, NA, as Trustee, on behalf of the holders of Structured Asset Mortgage Investments II, Inc., Bear Stearns Mortgage Funding, Trust 2007-AR4 alubin@milsteadlaw.com, bkecf@milsteadlaw.com
CAROL B. MCCULLOUGH on behalf of Debtor Joseph J. Siano mcculloughseisenberg@gmail.com, cbmccullough64@gmail.com
MATTEO SAMUEL WEINER on behalf of Creditor Wells Fargo Bank, NA, as Trustee, on behalf of the holders of Structured Asset Mortgage Investments II, Inc., Bear Stearns Mortgage Funding, Trust 2007-AR4, Mortgage Pass Through Certificates, Series bkgroupp@kmlawgroup.com
MATTHEW CHRISTIAN WALDT on behalf of Creditor Wells Fargo Bank, NA, as Trustee, on behalf of the holders of Structured Asset Mortgage Investments II, Inc., Bear Stearns Mortgage Funding, Trust 2007-AR4, Mortgage Pass Through Certificates, Series mwaldt@milsteadlaw.com, bkecf@milsteadlaw.com
MATTHEW CHRISTIAN WALDT on behalf of Creditor Select Portfolio Servicing, Inc. as servicing agent for Wells Fargo Bank, NA mwaldt@milsteadlaw.com, bkecf@milsteadlaw.com
MATTHEW CHRISTIAN WALDT on behalf of Creditor SELECT PORTFOLIO SERVICING, INC. mwaldt@milsteadlaw.com, bkecf@milsteadlaw.com
MATTHEW CHRISTIAN WALDT on behalf of Creditor The Bank of New York Mellon, as Trustee mwaldt@milsteadlaw.com, bkecf@milsteadlaw.com

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Page 2 of 2
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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

MATTHEW CHRISTIAN WALDT on behalf of Creditor Wells Fargo Bank, NA, as Trustee, on behalf of
the holders of Structured Asset Mortgage Investments II, Inc., Bear Stearns Mortgage Funding,
Trust 2007-AR4, Mortgage Pass Through Certificates, Series mwaltdt@milsteadlaw.com,
bkecf@milsteadlaw.com
STEFAN RICHTER on behalf of Creditor Liberty Square Condominium Association
srichter@clemonslaw.com
STEFAN RICHTER on behalf of Newtown Station Condominium Association srichter@clemonslaw.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com,
philaecf@gmail.com
WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 13

Information to identify the case:					
Debtor 1	<u>Joseph J. Siano</u>			Social Security number or ITIN	xxx-xx-7437
	First Name	Middle Name	Last Name	EIN	__-_____-
Debtor 2				Social Security number or ITIN	____-
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN	__-_____-
United States Bankruptcy Court Eastern District of Pennsylvania					
Case number: 14-19729-mdc					

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Joseph J. Siano

6/1/20

By the court: Magdeline D. Coleman
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.